

## CLAIMS

1. (Currently Amended) A computer-implemented method, comprising the steps of:  
receiving consumer profile information over a distributed network at a host server;  
transferring the consumer profile information from the host server to a central data  
repository for storage in a plurality of information accounts associated with a plurality of  
different consumers, logically associated with a plurality of exchanges, each information account  
associated with at least one exchange, wherein an exchange comprises a group of one or more  
servers that are authorized and configured to accept the consumer profile information from a  
particular information account at the request of a consumer;  
receiving requests from the exchanges at the host server for consumer profile information  
in specific information accounts; and  
responding to said requests by retrieving some or all of the consumer profile information  
from said central data repository and conveying some or all of the consumer profile information  
to the requesting exchange, provided that the information account storing the consumer profile  
information is associated with the requesting exchange.

2. (Canceled)

3. (Previously Presented) The method of claim 1, wherein said central data  
repository further comprises, for each information account, an identification of an originating  
vendor or entity, said method further comprising the step of:  
maintaining a transaction log recording utilization of each information account to allow  
for compensation to the information account's originating vendor or entity.

4. (Original) The method of claim 1, wherein said requests are initiated from activity at user computers in communication with the exchanges over the distributed network.

5. (Previously Presented) A computer memory having stored thereon computer-executable instructions for causing one or more processors to perform the acts of:

receiving consumer profile information over a distributed network at a host server; transferring the consumer profile information from the host server to a central data repository for storage in a plurality of information accounts associated with a plurality of different consumers, logically associated with a plurality of exchanges, each information account associated with at least one exchange, wherein an exchange comprises a group of one or more servers that are authorized and configured to accept the consumer profile information from a particular information account at the request of a consumer;

receiving requests at the host server from the exchanges for consumer profile information in specific information accounts; and

responding to said requests by retrieving some or all of the consumer profile information from said central data repository and conveying some or all of the consumer profile information to the requesting exchange, provided that the information account storing the consumer profile information is associated with the requesting exchange.

6. (Canceled)

7. (Previously Presented) The computer memory of claim 5, wherein said central data repository further comprises, for each information account, an identification of an originating vendor or entity, and wherein said computer executable instructions cause the one or more processors to perform the further act of:

maintaining a transaction log recording utilization of each information account to allow for compensation to the information account's originating vendor or entity.

8. (Previously Presented) The computer memory of claim 5, wherein said requests are initiated from activity at user computers in communication with the exchanges over the distributed network.

9. (Previously Presented) A system for managing information, comprising:  
a central data repository accessible over a distributed network for storing consumer profile information, said central data repository comprising a plurality of information accounts associated with a plurality of different consumers, logically associated with a plurality of exchanges, each information account associated with at least one exchange, wherein an exchange comprises a group of one or more servers that are authorized and configured to accept the information from a particular information account at the request of a consumer; and

a host server in communication with the distributed network, said host server receiving requests from the said exchanges for consumer profile information in specific information accounts, and responding to said requests by retrieving some or all of the consumer profile information from said central data repository and conveying some or all of the consumer profile

information to the requesting exchange, provided that the information account storing the consumer profile information is associated with the requesting exchange.

10. (Canceled)

11. (Previously Presented) The system of claim 9, wherein said central data repository further comprises, for each information account, an identification of an originating vendor or entity, and wherein said host server maintains a transaction log recording utilization of each information account to allow for compensation to the information account's originating vendor or entity.

12. (Original) The system of claim 9, wherein said requests are initiated from activity at user computers in communication with the exchanges over the distributed network.

13. (Previously Presented) A computer-implemented method, comprising the steps of: receiving consumer profile information relating to a plurality of different consumers at a host server and transferring the consumer profile information from the host server to a central data repository for storage in a plurality of information accounts, associated with a plurality of different consumers, collectively associated with a plurality of exchanges, each of said exchanges comprising a logical grouping of one or more servers communicating with user devices over a distributed network, and each information account being associated with at least one of said exchanges, wherein the one or more servers are authorized and configured to accept

the consumer profile information from a particular information account at the request of a consumer;

receiving requests from the servers in said exchanges for consumer profile information in specific information accounts; and

responding to said requests by retrieving some or all of the consumer profile information from said central data repository and conveying some or all of the consumer profile information to a server within the requesting exchange, provided that the information account storing the consumer profile information is associated with the requesting exchange.

14 - 62. (Canceled)

63. (Previously Presented) A system comprising:

a central data repository operable for receiving consumer information elements from a host server and storing a plurality of branded information accounts, relating to a plurality of different consumers, each branded information account comprising a plurality of said consumer information elements, stored in a tagged data format, associated with a consumer and an identification of a sponsor of the branded information account;

the host server configured for managing communications between the central data repository and network devices across a distributed network, the network devices comprising at least one client device and at least one vendor server, said client device executing a browser for interacting with a web page file hosted by said vendor server, wherein the vendor server is a member of an exchange comprising a logical grouping of servers authorized to interact with one or more of the branded information accounts; and

wherein said host server is further configured to retrieve selected consumer information elements from the central data repository in response to requests from the network devices, and to transmit the selected consumer information elements across the distributed network for use by the requesting network devices.

64. (Original) The system of claim 63, wherein the sponsor of the branded information account comprises a vendor or entity that facilitated creation of the branded information account by the consumer.

65. (Original) The system of claim 63, wherein the host server receives consumer authentication information along with the requests for selected consumer information elements; and wherein the host server is further configured to access the branded information account to authenticate the consumer based on the authentication information prior to releasing the stored consumer information elements to the requesting network device

66. (Original) The system of claim 63, wherein the client device sends a request to the host server for retrieval of selected consumer information elements from the central data repository; and

wherein the host server is further configured to receive an exchange identifier for identifying the exchange and to authenticate the exchange identifier to ensure that the exchange is authorized to interact with the branded information account prior to releasing the selected consumer information elements to the client device.

67. (Currently Amended) The system of claim 63, wherein the vendor server sends a request to the host server for retrieval of [[a]] selected consumer information elements from the central data repository; and

wherein the host server is further configured to submit an exchange identifier for identifying the exchange and to authenticate the exchange identifier to ensure that the exchange is authorized to interact with the branded information account prior to releasing the consumer information elements to the vendor server.

68. (Original) The system of claim 67, wherein the branded information account is valid only within the exchange and not within any other exchanges.

69. (Original) The system of claim 67, wherein the branded information account is valid within the exchange and within at least one other exchange.

70. (Original) The system of claim 63, wherein the network device uses the selected consumer information to complete a transaction;

wherein the host server stores a transaction log associating the transaction with an originating vendor credited with facilitating origination of the branded information account and a transacting vendor credited with using the branded information account to complete the transaction, so that any revenue received in connection with the transaction may be shared with the originating vendor and the transacting vendor according to a revenue sharing model.

71. (Original) The system of claim 70, wherein the revenue sharing model specifies that the revenue shared with the originating vendor or the transacting vendor comprises a specified percentage of the revenue received in connection with the transaction.

72. (Canceled)